AMENDMENTS TO THE CLAIMS

Claim 1 (original):   A method for managing micropayment transactions, comprising:

receiving a purchase request from a customer, the purchase request including a purchase item and a purchase price;

comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request;

if the purchase request is not a micropayment request, completing the purchase request as a credit transaction with a credit account; and

if the purchase request is a micropayment request, completing the purchase request as a micropayment transaction, wherein completing the purchase request a micropayment transaction includes:

maintaining a value account for the customer,

adding a value increment to the value account from the credit account if the value account is insufficient for the purchase price, and

completing the purchase request with the value account.

Claim 2 (original):   A method according to claim 1, further comprising:

transferring a value from the value account to a cash-access account; and

using an access card to access the cash-access account for at least one of a cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service) purchase, or a value transfer into the value account.

Claim 3 (original):   A method according to claim 1, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.

Claim 4 (original):   A method according to claim 1, wherein completing the purchase request when the purchase request is a micropayment request includes confirming a valid credit transaction for the credit account.

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Claim 5 (original):   A method according to claim 1, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.

Claim 6 (original):   A method according to claim 1, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.

Claim 7 (original):   A method according to claim 1, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.

Claim 8 (original):   A method according to claim 1, wherein the value increment is not less than the micropayment threshold.

Claim 9 (original):   A system for managing micropayment transactions, comprising:
        transaction center connected to the Internet for communication with purchasers and sellers of some combination of goods and services, the transaction center including executable instructions for:
        receiving a purchase request from a customer, the purchase request including a purchase item and a purchase price;
        comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request;
        if the purchase request is not a micropayment request, completing the purchase request as a credit transaction with a credit account; and
        if the purchase request is a micropayment request, completing the purchase request as a micropayment transaction, wherein completing the purchase request a micropayment transaction includes:

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maintaining a value account for the customer,

adding a value increment to the value account from the credit account if the value account is insufficient for the purchase price, and

completing the purchase request with the value account.

Claim 10 (original):   A system according to claim 9, further comprising executable instructions for:

transferring a value from the value account to a cash-access account; and

using an access card to access the cash-access account for at least one of a cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service) purchase, or a value transfer into the value account.

Claim 11 (original):   A system according to claim 9, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.

Claim 12 (original):   A system according to claim 9, wherein completing the purchase request when the purchase request is a micropayment request includes confirming a valid credit transaction for the credit account.

Claim 13 (original):   A system according to claim 9, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.

Claim 14 (original):   A system according to claim 9, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.

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Claim 15 (original):   A system according to claim 9, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.

Claim 16 (original):   A system according to claim 9, wherein the value increment is not less than the micropayment threshold.

Claim 17 (original):   Computer-readable media tangibly embodying a computer program for managing micropayment transactions, the computer program comprising executable instructions for:

receiving a purchase request from a customer, the purchase request including a purchase item and a purchase price;

comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request;

if the purchase request is not a micropayment request, completing the purchase request as a credit transaction with a credit account; and

if the purchase request is a micropayment request, completing the purchase request as a micropayment transaction, wherein completing the purchase request a micropayment transaction includes:

maintaining a value account for the customer,

adding a value increment to the value account from the credit account if the value account is insufficient for the purchase price, and

completing the purchase request with the value account.

Claim 18 (original):   Computer-readable media according to claim 17, further comprising:

transferring a value from the value account to a cash-access account; and

using an access card to access the cash-access account for at least one of a cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service) purchase, or a value transfer into the value account.

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Claim 19 (original):   Computer-readable media according to claim 17, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.

Claim 20 (original):   Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is a micropayment request includes confirming a valid credit transaction for the credit account.

Claim 21 (original):   Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.

Claim 22 (original):   Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.

Claim 23 (original):   Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.

Claim 24 (original):   Computer-readable media according to claim 17, wherein the value increment is not less than the micropayment threshold.

Claim 25 (new):   A method according to claim 4, further comprising:
        transferring a value from the value account to a cash-access account; and
        using an access card to access the cash-access account for at least one of a cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service) purchase, or a value transfer into the value account.

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Claim 26 (new):   A method according to claim 4, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.

Claim 27 (new):   A method according to claim 4, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.

Claim 28 (new):   A method according to claim 4, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.

Claim 29 (new):   A method according to claim 4, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.

Claim 30 (new):   A method according to claim 4, wherein the value increment is not less than the micropayment threshold.

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